



# AmericaPlanning.com Retirement Planning Cheat Sheet - 2026 Edition

Updated for Tax Year 2026

Updated to reflect IRS, SSA, and Medicare figures for 2026

## RETIREMENT PLAN CONTRIBUTION LIMITS (2026)

Account Type	2026 Limit	Catch-Up (50+)	Funding Deadline
Traditional / Roth IRA	\$7,500	\$1,100	04/15/2027
SIMPLE IRA	\$17,000	\$4,000	12/31/2026
401(k), 403(b), 457	\$24,500	\$8,000	12/31/2026
SEP IRA	\$72,000	N/A	04/15/2027 (plus extensions)

## FEDERAL INCOME TAX BRACKETS - 2026

Standard Deduction: Single \$16,100 | MFJ \$32,200 | HOH \$24,150

Bracket	Single	Married Filing Jointly	Head of Household
10%	Up to \$12,400	Up to \$24,800	Up to \$17,700
12%	\$12,401-\$50,400	\$24,801-\$100,800	\$17,701-\$67,450
22%	\$50,401-\$105,700	\$100,801-\$211,400	\$67,451-\$105,700
24%	\$105,701-\$201,775	\$211,401-\$403,550	\$105,701-\$201,750
32%	\$201,776-\$256,225	\$403,551-\$512,450	\$201,751-\$256,200
35%	\$256,226-\$640,600	\$512,451-\$768,700	\$256,201-\$640,600
37%	Over \$640,600	Over \$768,700	Over \$640,600

## SOCIAL SECURITY & MEDICARE - 2026

Item	2026 Amount
Max Taxable Earnings	\$184,500
Quarter of Coverage (1 Credit)	\$1,890
Average Monthly Retiree Benefit	\$2,071
Max Monthly Benefit at FRA	\$4,152
COLA Adjustment	2.8%
Part B Premium	\$202.90
Part D Income Adjustment	\$14.50-\$91.00 + plan premium

## REQUIRED MINIMUM DISTRIBUTIONS (RMD) & ROTH ELIGIBILITY - 2026

- Born 1951-1959 -> RMD Age 73 • Born 1960 or later -> RMD Age 75 • Roth IRA MAGI Phaseouts: Single/HOH \$153,000-\$168,000 | MFJ \$242,000-\$252,000

## SOCIAL SECURITY TAXATION THRESHOLDS - 2026

Filing Status	Base Income Range	% of SS Subject to Tax
Single	\$0-\$24,999	0%
	\$25,000-\$34,000	Up to 50%
	Over \$34,000	Up to 85%
Married Filing Jointly	\$0-\$31,999	0%
	\$32,000-\$44,000	Up to 50%
	Over \$44,000	Up to 85%



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## REQUIRED MINIMUM DISTRIBUTION (RMD) TABLE - UNIFORM LIFETIME (2026)

Age	Divisor	Age	Divisor	Age	Divisor
72	27.4	78	22.0	84	16.8
73	26.5	79	21.1	85	16.0
74	25.5	80	20.2	86	15.2
75	24.6	81	19.4	87	14.4
76	23.7	82	18.5	88	13.7
77	22.9	83	17.7	89	12.9
90	12.2	95	8.9	100	6.4
91	11.5	96	8.4	101	6.0
92	10.8	97	7.8	102	5.6
93	10.1	98	7.3	103	5.2
94	9.5	99	6.8	104	4.9
		105	4.6		

## FULL RETIREMENT AGE BY BIRTH YEAR

Birth Year	Survivor Benefits	All Other Benefits
1945-1956	66	66
1957	66 + 2 mo	66 + 2 mo
1958	66 + 4 mo	66 + 4 mo

Birth Year	Survivor Benefits	All Other Benefits
1959	66 + 6 mo	66 + 6 mo
1960+	67	67

## AGE-BASED SOCIAL SECURITY BENEFIT ADJUSTMENTS

Filing Age	Individual Benefit	Spousal Benefit	Survivor Benefit
60	N/A	N/A	71.5%
62	70%	65%	79.7%
64	80%	75%	87.8%
66	93.3%	91.6%	95.9%
67 (FRA)	100%	100%	100%
70	124%	100%	100%

## EARNINGS LIMITS & BENEFIT WITHHOLDING (2026)

Age Range	Earnings Limit	Benefit Withheld
Under Full Retirement Age	\$24,480	\$1 for every \$2 over limit
Reaching FRA in 2026	\$65,160	\$1 for every \$3 over limit
Full Retirement Age or Older	No limit	N/A

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